

Income Guidelines

Jefferson County for 2020 (Income after deductions is not more than)

Number in Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Low Income	55450	55450	55450	55450	55450	73200	73200	73200

Clallam County for 2020 (Income after deductions is not more than)

Number in Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Low Income	53850	53850	53850	53850	53850	71100	71100	71100

“Some people go and buy a house already built, but this opportunity allows people to create a real home, with a story and a sense of accomplishment.

I was surprised how easy it was for me to work with the big variety of tools and how comfortable I got.” KG

“I’m grateful to live on a street where I knew all my neighbors when I moved in. I feel comfortable with the children my child plays with and their families. There’s a shared safety and security here like no other.”

- RR

“My mom built a self-help house 10 years ago. Working on the house changed me. It’s been our security ever since. I want to give that same security to my children.” AJ



This institution is an equal opportunity provider and employer.



- ✓ **Build your own home**
- ✓ **100% fixed rate financing**
- ✓ **No down payment**



Peninsula Housing Authority

2603 Francis Street
Port Angeles, WA 98362
360-452-7631 x *822

Helping Low Income Families with the Dream of Home Ownership

Households work together, forming a building co-op. Everyone works to build one another's homes, as a group.

- Up to 100% financing.
- Step-by-step construction supervision and instruction
- Land purchase
- House plans
- Materials
- Subcontractors
- Power tools (and training to use them)

USDA Rural Development provides up to 100% financing for eligible applicants. Terms range from 33 to 38 years. Payments are subsidized according to income. The subsidy is subject to recapture. (It will come out of your equity if and when you sell the home.) You are not required to make payments during construction, but once completed, you will make monthly payments, including reserves for taxes and insurance.



Old Fashioned Way

When one of the pioneer families wanted to build a house or a barn, they gathered the whole community and everyone pitched in to make the dream come true. They believed that cooperation works, and so does Peninsula Housing Authority.

Today, self-help housing utilizes the concept that, working together, families can build homes. Our construction staff provides guidance and instruction on use of tools and construction techniques. Each family contributes 32 hours a week labor. 16 hours of that can be volunteer hours for the family.

When you finish, you know how your home was built and the care that went into it. You also have the pride of building your home and helping your neighbors get into their homes. All homes in a group are finished before anyone can move in.

Application Procedure

Complete a Self-Help Intake Application (Available from www.peninsulapha.org or call 360-452-7631 x *822

Staff provides a preliminary determination of eligibility.

Criteria for selection:

1. Eligible income level
2. Credit worthiness
3. Date application is received by PHA

Final loan underwriting is provided by USDA Rural Development under Federal Guidelines. Guidance for home owners/builders is available through all steps of construction.

Mutual Self-Help Housing

